

# Uniform Residential Loan Application

EXHIBIT

M

This application is designed to be completed by the applicant(s) with the lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower Information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

Mortgage <input type="checkbox"/> V.A. <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other:				Agency Case Number	Lender Case Number
Applied for: <input type="checkbox"/> FHA <input type="checkbox"/> FmHA					

Amount	Interest Rate	No. of Months	Amortization	Type:	
\$ 271,200	9.500%	360/360	<input checked="" type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):	
			<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (type):	

Subject Property Address (street, city, state, ZIP)		No. of Units
4112 W POTOMAC, Chicago, IL 60651 County: Cook		2
Legal Description of Subject Property (attach description if necessary)		Year Built
SEE TITLE		1910

Purpose of Loan <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be:
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input checked="" type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.			
Year Lot Acquired	Original Cost	Amount Existing Liens	Total (a+b)
	\$	\$	\$

Complete this line if this is a refinance loan.			
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance
	\$	\$	
			Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
			Cost \$

Title will be held in what Name(s) ZBIGNIEW RYMARZ	Manner in which Title will be held	Estate will be held in
	Single man	<input checked="" type="checkbox"/> Fee Simple
		<input type="checkbox"/> Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)
Checking/Savings

Borrower				Co-Borrower			
Borrower's Name (Include Jr. or Sr. if applicable)				Co-Borrower's Name (Include Jr. or Sr. if applicable)			
ZBIGNIEW RYMARZ							
Social Security Number	Home Phone (incl. area code)	Age	Yrs. School	Social Security Number	Home Phone (incl. area code)	Age	Yrs. School
320-96-4847	773-383-0279	41	12				
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)				<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)			
<input type="checkbox"/> Separated				<input type="checkbox"/> Separated			
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent 5 No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Y			
6352 W MELROSE ST							
Chicago, IL 60634							

If residing at present address for less than two years, complete the following:			
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No.		
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No.		

Borrower				Co-Borrower			
Name and Address of Employer				Name and Address of Employer			
LD INC.							
4616 MAPLE AVENUE							
BROOKFIELD, IL 60513							
<input type="checkbox"/> Self Employed				<input type="checkbox"/> Self Employed			
Yrs. on this job				Yrs. on this job			
5				5			
Yrs. employed in this line of work/profession				Yrs. employed in this line of work/profession			
5				5			

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
MANAGER	708-485-4562		

If employed in current position for less than two years or if currently employed in more than one position, complete the following:			
---	--	--	--

Name and Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name and Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
Monthly Income			Monthly Income		
\$			\$		

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

Name and Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name and Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
Monthly Income			Monthly Income		
\$			\$		

Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

PART V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$ 600.00	\$
Overtime				First Mortgage (P&I)		2,280.40
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		90.00
Dividends/Interest				Real Estate Taxes		150.00
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other		
Total	\$	\$	\$	Total	\$ 600.00	\$ 2,520.40

\*Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

**Describe Other Income** Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower(B) or Co-Borrower(C) does not choose to have it considered for repaying this loan.

Borrower(B) or Co-Borrower(C) does not choose to have it considered for repayment		Monthly Amount
B/C		\$

## VI. ASSETS AND LIABILITIES

This statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed ☒ Jointly ☐ Not Jointly

Completed ☒ Jointly ☐ Not Jointly

ASSETS		Cash or Market Value	LIABILITIES	
Description			Monthly Payt. & Mos. Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$		\$ Payt./Mos.	\$
<b>List checking and savings accounts below</b>				
Name and address of Bank, S&L, or Credit Union				
MID AMERICA BANK				
Acct. no. 601953196	\$	100,000	224	4,932
Name and address of Bank, S&L, or Credit Union			\$ Payt./Mos.	\$
Acct. no.	\$		214	2,165
Name and address of Bank, S&L, or Credit Union			\$ Payt./Mos.	\$
Acct. no.	\$		15 / (R)	30
Name and address of Bank, S&L, or Credit Union			\$ Payt./Mos.	\$
Acct. no.	\$		15 / (R)	23
Name and address of Bank, S&L, or Credit Union			\$ Payt./Mos.	\$
Acct. no.	\$		15 / (R)	4
Name and address of Bank, S&L, or Credit Union			\$ Payt./Mos.	\$
Life Insurance net cash value	\$		(1,997)	237,6
Face amount: \$	\$		\$ Payt./Mos.	\$
Subtotal Liquid Assets	\$	100,000		
Real estate owned (enter market value from schedule of real estate owned)	\$	297,000		
Vested Interest in retirement fund	\$			
Net worth of business(es) owned (attach financial statement)	\$			
Automobiles owned (make and year)	\$			
Other Assets (itemize)	\$			
Total Assets a.			\$	397,000
Total Liabilities b.			\$	245,6

## VI. ASSETS AND LIABILITIES (cont.)

**Schedule of Real Estate Owned**(If additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
419 N DRAKE CHICAGO, IL	2-4PLX	RENTAL \$ 297,000	\$ 237,600	\$ 2,600	\$ 1,997	\$ 267	
	Totals	\$ 297,000	\$ 237,600	\$ 2,600	\$ 1,997	\$ 267	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

**Creditor Name**

Account Number

## VIII DETAILS OF TRANSACTION

## VIII. DECLARATIONS

a. Purchase price	\$ 339,000.00	If you answer "yes" to any questions a through l, please use continuation sheet for explanation.	Borrower		Co-Borrower			
b. Alterations, Improvements, repairs			Yes	No	Yes	No		
c. Land (if acquired separately)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
e. Estimated prepaid items	2,515.67		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
f. Estimated closing costs	6,881.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
g. PMI, MIP, Funding Fee								
h. Discount (if Borrower will pay)								
i. Total costs (add items a through h)	348,396.67							
j. Subordinate financing								
k. Borrower's closing costs paid by Seller								
l. Other Credits(explain)								
ERNEST MONEY	33,900.00							
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	271,200.00							
n. PMI, MIP, Funding Fee financed								
o. Loan amount (add m & n)	271,200.00							
p. Cash from/to Borrower (subtract j, k, l & o from i)	43,296.67							
			a. Are there any outstanding judgments against you?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			b. Have you been declared bankrupt within the past 7 years?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			d. Are you a party to a lawsuit?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)					
			f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation bond, or loan guarantee? If "Yes," give details as described in the preceding question.		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			g. Are you obligated to pay alimony, child support, or separate maintenance?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			h. Is any part of the down payment borrowed?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			i. Are you a co-maker or endorser on a note?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			j. Are you a U. S. citizen?		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			k. Are you a permanent resident alien?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			m. Have you had an ownership interest in a property in the last three years?		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?		IP			
			(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?		S			

## IX. ACKNOWLEDGMENT AND AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are true and correct for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (8) the Lender, its agents, successors and assigns make representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

**Certification:** I/We certify that the information provided in this application is true and correct, as of the date set forth opposite my/our signature(s) on application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

**Borrower's Signature**

Date \_\_\_\_\_

**Co-Borrower's Signature**

Date \_\_\_\_\_

(X) *Rymnia*

11/09/02

**X**

1

## X: INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosure satisfies all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

**BORROWER**

☐ I do not wish to furnish this information

**Race/National Origin:** ☐ American Indian or Alaskan Native ☐ Asian or Pacific Islander  
☐ Black, not of Hispanic origin ☐ White, not of Hispanic origin  
☐ Hispanic origin ☐ Other (specify) \_\_\_\_\_

Sex: ☐ Female ☒ Male

**To be Completed by Interviewer**

This application was taken by:

☐ face-to-face interview

☐ by mail☐ by mail  
☒ by telephone**CO-BORROWER**

☐ I do not wish to furnish this information

**Race/National Origin:** ☐ American Indian or Alaskan Native ☐ Asian or Pacific Islander  
☐ Black, not of Hispanic origin ☐ Hispanic ☐ White, not of Hispanic origin  
☐ Other (specify) \_\_\_\_\_

Sex: ☐ Female ☐ Male

	Name and Address Interviewer's Employer
--	---

**BURNHAM MORTGAGE, INC.**

Date	100 N LASALLE SUITE
------	---------------------

9/02 CHICAGO, IL 60

(P) 312-422-0618

Freddie Mac Form 85 · 10/92  
CALYX Form 1003 Loanapp3.hp 2/95

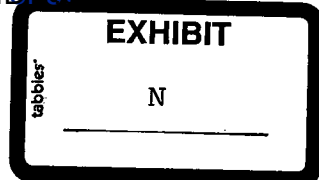


**A. SETTLEMENT STATEMENT**

**EXETER TITLE**  
**C O M P A N Y**

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

1. <u>PHA</u>	2. <u>FMHA</u>	3. <u>CONV. UNINS.</u>
4. <u>VA</u>	5. <u>X</u> <u>CONV. INS.</u>	<u>OTHER</u>
6. File Number 01110017		7. Loan Number 02724064
8. Mortgage Ins. Case No.		



**C. NOTE:** This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. NOTE: Items marked "(P.O.C.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

**D. NAME AND ADDRESS OF BORROWER:** Zbigniew Rymarz  
 2901 N. 72nd Ct.  
 Chicago, IL 60707

**E. NAME, ADDRESS AND TIN OF SELLER:** Barbara Odrzyworska  
 4112 West Pototmac Avenue  
 Chicago, IL 60651

**F. NAME AND ADDRESS OF LENDER:** Freedom Mortgage Corporation  
 1000 Atrium Way, Ste. 300  
 Mt. Laurel, NJ 08054

**G. PROPERTY LOCATION:** 4112 West Pototmac Avenue  
 Chicago, IL 60651

**H. SETTLEMENT AGENT:** Exeter Title Company (36-4070586) (312)641-1244  
 221 North LaSalle Street, Chicago, IL 60601  
 221 North LaSalle Street, Chicago, IL 60601

**PLACE OF SETTLEMENT:**

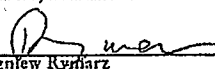
**I. SETTLEMENT DATE** 2/15/02

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
<b>100. GROSS AMOUNT DUE FROM BORROWER</b>		<b>400. GROSS AMOUNT DUE TO SELLER</b>	
101. Contract sales price	339,000.00	401. Contract sales price	339,000.00
102. Personal Property		402. Personal Property	
103. Settlement charges to borrower (line 1400)	10,483.77	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. GROSS AMOUNT DUE FROM BORROWER	349,483.77	420. GROSS AMOUNT DUE TO SELLER	339,000.00
<b>200. AMOUNTS PAID BY/ OR IN BEHALF OF BORROWER</b>		<b>500. REDUCTIONS IN AMOUNT DUE TO SELLER</b>	
201. Deposit or earnest money	33,900.00	501. Excess deposit (see instructions)	33,900.00
202. Principal amount of new loan Freedom Mortgage	271,200.00	502. Settlement charges to seller (line 1400)	12,203.00
203. Existing loan taken subject to		503. Existing loan taken subject to	
204. Cashier's Check to Seller Verified at Closing	36,500.00	504. Payoff first mortgage CitiMortgage, Inc.	178,918.00
205.		505. Payoff second mortgage	
206.		506. Payout as Directed AM Constructio	54,997.00
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes to		510. City/town taxes to	
211. County taxes 07/01/01 to 02/15/02	1,523.91	511. County taxes 07/01/01 to 02/15/02	1,523.91
212. Assessments to		512. Assessments to	
213. Monthly Rental Pr 02/15/02 to 02/28/02	1,275.00	513. Monthly Rental Pr 02/15/02 to 02/28/02	1,275.00
214. Security Deposit Transfer	5,100.00	514. Security Deposit Transfer	5,100.00
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	349,498.91	520. TOTAL REDUCTION AMOUNT DUE SELLER	287,918.00
<b>300. CASH (FROM) (X TO) BORROWER</b>		<b>600. CASH (FROM) (X TO) SELLER</b>	
301. Gross amount due from borrower (line 120)	349,483.77	601. Gross amount due to seller (line 420)	339,000.00
302. Less amounts paid by/for borrower (line 220)	349,498.91	602. Less reductions in amount due seller (line 520)	287,918.00
303. CASH ( FROM) (X TO) BORROWER	15.14	603. CASH ( FROM) (X TO) SELLER	51.08

Tax Year 2002  
 You are required by law to provide Exeter Title Company with your correct taxpayer identification number. If you do not provide Exeter Title Company with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. (Seller's name(s), address and tax identification number(s) is shown in item E above and should be checked for accuracy. Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

L. SETTLEMENT CHARGES				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
BASED ON PRICE \$ 339,000.00 @ %					
Division of Commission (line 700) as follows:					
701.	to				
702.	to				
703.	Commission paid at Settlement				
704.					
100. ITEMS PAYABLE IN CONNECTION WITH LOAN					
801.	Loan Origination Fee	%	Burnham Mortgage	4,068.00	
802.	Loan Discount	%			
803.	Appraisal Fee to				
804.	Credit Report to				
805.	Lender's Inspection Fee to				
806.	Mortgage Insurance Application Fee to				
807.	Assumption Fee to				
808.	Flood Certification Fee		First American	14.00	
809.	Tax Service Fee		Freedom Mortgage Corporation	101.00	
810.	Courier Fee		FEDEX	55.00	
811.					
812.	Processing Fee		Burnham Mortgage	350.00	
813.	Underwriting Fee		Freedom Mortgage Corporation	250.00	
814.	Sub Total (line 818)			3.95	
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901.	Interest from	02/15/02 to 03/01/02	@ 71.57 /day ( 14 -days)	1,001.98	
902.	Mortgage Insurance Premium for				
903.	Hazard Insurance Premium for	1 year to	ANPAC	669.00	
904.					
905.					
1000. RESERVES DEPOSITED WITH LENDER					
1001.	Hazard Insurance	3 months @ \$ 55.75	per month	167.25	
1002.	Mortgage Insurance	months @ \$	per month		
1003.	City property taxes	months @ \$	per month		
1004.	County property taxes	3 months @ \$ 180.70	per month	542.10	
1005.	Annual assessments	months @ \$	per month		
1006.					
1007.	Aggregate Analysis Adjustment			(0.01)	
1008.					
1100. FEE CHARGES					
1101.	Settlement or closing fee to		Exeter Title Company	225.00	
1102.	Abstract or title search to				
1103.	Title examination to		Exeter Title Company		25
1104.	Title insurance binder to				
1105.	Document preparation to		Freedom Mortgage Corporation	74.00	
1106.	Notary fee to				
1107.	Attorney's fee to		Jeffrey Hlava		40
	(includes above items numbers:	1106	)		
1108.	Title insurance to		Exeter Title Company	225.00	76
	(includes above items numbers:		)		
1109.	Lender's coverage	\$ 271,200.00	\$ 225.00		
1110.	Owner's coverage	\$ 339,000.00	\$ 761.25		
1111.	Date Down			35.00	
1112.	EPA Endorsement-Mtg			35.00	
1113.	Location Endorsement			60.00	
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201.	Recording: Deed \$ 23.50	Mortgage \$ 41.50	Release \$ 27.50	65.00	
1202.	City/county tax/stamps: Deed \$	Mortgage \$ 2,542.50		2,542.50	
1203.	State tax/stamps: Deed \$ 339.00	Mortgage \$ 169.50			50
1204.					
1205.					
1300. ADDITIONAL SETTLEMENT CHARGES					
1301.	First Installment of 2001 Taxes		Cook County Collector		1.01
1302.	Year 2000 Tax bill		Cook County Collector		2.61
1303.	Duplicate Tax Bill Fee		Cook County Collector		
1304.	Water Full Payment Service		Exeter Title Company		5.01
1305.	Zoning certification service		Jeffrey Hlava		1.51
1306.					
1307.					
1308.					
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)				10,483.77	12.2

I have carefully reviewed the HUD-1 Settlement Statement and, to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.

  
Zbigniew Kyniarz

  
Barbara Odrzywska

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

Exeter Title Company  
WARNING: It is a crime to knowingly make false statements on the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see Title 18 U.S. Code Sections 1001 and Section 1010.

ITEMS PAYABLE IN CONNECTION WITH THIS MORTGAGE		
815. MERS Registration Fee	Freedom Mortgage Corporation	3.95
816. Yield Spread Premium	Burnham Mortgage (2,712.00L)	
817.		
818. TOTAL (entered on line 814 Section L)		3.95

SEDOM MORTGAGE CORPORATION

## Uniform Residential Loan Application

EXHIBIT

tabbles

0

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower Information must also be provided (and the appropriate box checked) when ☒ the income or assets of a person other than the "Borrower" (including Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

## I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA	<input checked="" type="checkbox"/> Conventional	<input type="checkbox"/> Other:	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> FmHA			02724096
Amount	\$ 224000	Interest Rate	9.5 %	No. of Months	360
		Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):	
			<input type="checkbox"/> GPM	ARM (type):	

## II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & zip code)	No. of Units
7953 S ESCANABA, CHICAGO, COOK IL 60656	3
Legal Description of Subject Property (attach description if necessary)	Year Built
See Preliminary Title Report	1925

Purpose of Loan	Property will be:
<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of lot	(b) Cost of Improvements	Total (a + b)
\$	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
\$	\$	\$		Cost: \$	

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
WALDEMAR FLORKIEWICZ	SOLELY	<input checked="" type="checkbox"/> Fee Simple
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		<input type="checkbox"/> Leasehold (show expiration date)

## III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
WALDEMAR FLORKIEWICZ							
Social Security Number	Home Phone (incl. area code)	Age	Yrs. School	Social Security Number	Home Phone (incl. area code)	Age	Yrs. School
321-94-2852	773-774-1436	30	12				
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages	<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages				
<input type="checkbox"/> Separated		<input type="checkbox"/> Separated					
Present Address (street, city, state, zip code)				Present Address (street, city, state, zip code)			
<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent				<input type="checkbox"/> Own <input type="checkbox"/> Rent			
No. Yrs: 2				No. Yrs:			
6648 W FOSTER AVENUE							
CHICAGO, IL 60656							

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, zip code)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Former Address (street, city, state, zip code)	<input type="checkbox"/> Own <input type="checkbox"/> Rent
No. Yrs:	No. Yrs:	No. Yrs:	No. Yrs:
Former Address (street, city, state, zip code)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Former Address (street, city, state, zip code)	<input type="checkbox"/> Own <input type="checkbox"/> Rent
No. Yrs:	No. Yrs:	No. Yrs:	No. Yrs:

## IV. EMPLOYMENT INFORMATION

Borrower				Co-Borrower			
Name & Address of Employer				Name & Address of Employer			
<input type="checkbox"/> Self Employed <input type="checkbox"/> Years on this job:				<input type="checkbox"/> Self Employed <input type="checkbox"/> Years on this job:			
Years employed in this line of work/profession				Years employed in this line of work/profession			
Position/Title/Type of Business				Position/Title/Type of Business			
Business Phone (incl. area code)				Business Phone (incl. area code)			
If employed in current position for less than two years or if currently employed in more than one position, complete the following:				If employed in current position for less than two years or if currently employed in more than one position, complete the following:			
Name & Address of Employer				Name & Address of Employer			
<input type="checkbox"/> Self Employed <input type="checkbox"/> Dates (from - to):				<input type="checkbox"/> Self Employed <input type="checkbox"/> Dates (from - to):			
Monthly Income				Monthly Income			
\$				\$			
Position/Title/Type of Business				Position/Title/Type of Business			
Business Phone (incl. area code)				Business Phone (incl. area code)			
Name & Address of Employer				Name & Address of Employer			
<input type="checkbox"/> Self Employed <input type="checkbox"/> Dates (from - to):				<input type="checkbox"/> Self Employed <input type="checkbox"/> Dates (from - to):			
Monthly Income				Monthly Income			
\$				\$			
Position/Title/Type of Business				Position/Title/Type of Business			
Business Phone (incl. area code)				Business Phone (incl. area code)			



173919 4001504101 Application 72230

## V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income *	\$	\$	\$	Rent	\$ 600.00	
Overtime				First Mortgage (P & I)		\$ 1883.51
Bonuses				Other Financing (P & I)		
Commissions				Hazard Insurance		60.00
Dividends/Interest				Real Estate Taxes		179.75
Net Rental Income				Mortgage Insurance		
Other (before carrying, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$ 600.00	\$ 2123.26

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

B/C	Describe Other Income	Monthly Amount
	Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) doesn't choose to have it considered for repaying this loan.	
		\$
		\$
		\$

## VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed ☐ Jointly ☒ Not Jointly

ASSETS		Cash or Market Value		LIABILITIES		Monthly Payt. & Mos. Left to Pay	Unpaid Balance
Description				Name and address of Company	\$ Payt./Mos.	\$	
Cash deposit toward purchase held by:	\$			DAIMLER CHRYSLER	289 / 42	12050	
List checking and savings accounts below				Acct. no. 1002620292			
Name and address of Bank, S & L, or Credit Union				Name and address of Company	\$ Payt./Mos.	\$	
Acct. no.	\$			Acct. no.			
Name and address of Bank, S & L, or Credit Union				Name and address of Company	\$ Payt./Mos.	\$	
Acct. no.	\$			Acct. no.			
Name and address of Bank, S & L, or Credit Union				Name and address of Company	\$ Payt./Mos.	\$	
Acct. no.	\$			Acct. no.			
Name and address of Bank, S & L, or Credit Union				Name and address of Company	\$ Payt./Mos.	\$	
Acct. no.	\$			Acct. no.			
Name and address of Bank, S & L, or Credit Union				Name and address of Company	\$ Payt./Mos.	\$	
Acct. no.	\$			Acct. no.			
Stocks & Bonds (Company name/number & description)	\$	0		Name and address of Company	\$ Payt./Mos.	\$	
Life Insurance net cash value Face amount: \$	\$			Acct. no.			
Subtotal Liquid Assets	\$			Name and address of Company	\$ Payt./Mos.	\$	
Real estate owned (enter market value from schedule of real estate owned)	\$			Acct. no.			
Vested Interest in retirement fund	\$			Name and address of Company	\$ Payt./Mos.	\$	
Net worth of business(es) owned (attach financial statement)	\$			Acct. no.			
Automobiles owned (make and year)	\$			Allimony/Child Support/Separate Maintenance Payments Owed to:	\$		
Other Assets (itemize)	\$			Job Related Expense (child care, union dues, etc.)	\$		
				Total Monthly Payments	\$ 289		
Total Assets a.	\$			Net Worth (a minus b)	\$ -12050	Total Liabilities b.	\$ 12050





## Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower: <b>WALDEMAR FLORKIEWICZ</b>	Agency Case Number:
	Co-Borrower:	Lender Case Number: <b>02724096</b>

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature: <i>Waldemar Florkiewicz</i>	Date: <i>07/09/06</i>	Co-Borrower's Signature: <i>X</i>	Date:
--	--------------------------	--------------------------------------	-------

5/20/14 Q1

1. <u>  FHA  </u> 2. <u>  VA  </u> 3. <u>  CONV. UNINS.  </u>		
4. <u>  VA  </u> 5. <u>  X  </u> CONV. INS. <u>      </u> OTHER <u>      </u>		
6. File Number <u>01080103</u>		7. Loan Number <u>2724096</u>
8. Mortgage Ins. Case No.		

NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown.  
NOTE: Items marked "(P.O.C.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

**Waldemar Florkiewicz**

6648 W. Foster Ave.  
Chicago, IL 60656

**Leszek Dobrowolski**  
**Adam Butar**  
**7953 South Escanaba Ave.**  
**Chicago, IL 60617**  
**Freedom Mortgage Corpor.**  
**1000 Atrium Way, Ste. 300**  
**Mt. Laurel, NJ 08054**

7953 South Escanaba Ave.  
Chicago, IL 60617

**Exeter Title Company (36-4070586) (312)641-1244**

221 North LaSalle Street, Chicago, IL 60601  
221 North LaSalle Street, Chicago, IL 60601

221 North LaSalle Street, Chicago, IL 60601

### K. SUMMARY OF SELLER'S TRANSACTION

401. Contract sales price		280,000.00
402. Personal Property		
403.		
404.		
405.		
Adjustments for items paid by seller in advance		
406. City/town taxes	to	
407. County taxes	to	
408. Assessments	to	
409.		
410.		
411.		
412.		
413.		
414.		
415.		

416.		
420.	GROSS AMOUNT DUE TO SELLER	280,000.00
501.	Excess deposit (see instructions)	28,000.00
502.	Settlement charges to seller (line 1400)	9,796.70
503.	Existing loan taken subject to	
504.	Payoff first mortgage	
505.	Payoff second mortgage	
506.	As Directed by LD	
507.	Law Office of J	51,081.66
508.		
509.		
	Adjustments for items unpaid by seller	
510.	City/town taxes	to
511.	County taxes	to
512.	Assessments	to
513.	Closing Cost Credit	
514.		7,000.00
515.		
516.		
517.		
518.		

519.		
520.	TOTAL REDUCTION AMOUNT DUE SELLER	95,878.36
601.	Gross amount due to seller (line 420)	280,000.00
602.	Less reductions in amount due seller (line 520)	95,878.36
603.	CASH ( FROM ) ( X TO ) SELLER	184,121.64

**Year 2002**

I am required by law to provide Eastern Title Company with your contract taxpayer identification number(s) if you do not provide Eastern Title Company with your contract taxpayer identification number; you may be subject to civil or criminal penalties imposed by the federal government and tax authorities if you fail to comply.

For purposes of privacy, I certify that the number shown on this document is my contract taxpayer identification number.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Substitute Form 1995 Seller's Statement  
184,121-6

F

05/19/03 MON 10:31 FAX 1 856 793 0237

Law Offices

Page 2 of 3

HUD-1 (4/10 RESPA) 1004-1

## SETTLEMENT CHARGES

BASED ON PRICE \$ 280,000.00		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
Division of Commission (line 700) as follows:			
701.	to		
702.	to		
703.	Commission paid at Settlement		
704.			
101.	Loan Origination Fee % Burnham Mortgage	3,360.00	
102.	Loan Discount %		
103.	Appraisal Fee to		
104.	Credit Report to		
105.	Lender's Inspection Fee to		
106.	Mortgage Insurance Application Fee to		
107.	Assumption Fee to		
108.	Flood Cert. First American	14.00	
109.	Tax Service Fee Freedom Mortgage Corporation	101.00	
110.	Courier Fee FedEx	55.00	
111.	Processing Fee Burnham Mortgage	350.00	
112.	Underwriting Fee Freedom Mortgage Corporation	250.00	
113.			
114.	Sub Total (line #10)	3.95	
901.	Interest from 03/04/02 to 03/01/02 @ 59.11 /day (-3 -days)	(177.33)	
902.	Mortgage Insurance Premium for		
903.	Hazard Insurance Premium for 1 year to ANPAC	1,069.00	
904.			
905.			
1001.	Hazard Insurance 2 months @ \$ 89.08 per month	178.16	
1002.	Mortgage Insurance months @ \$ per month		
1003.	City property taxes months @ \$ per month		
1004.	County property taxes 2 months @ \$ 179.75 per month	359.50	
1005.	Annual assessments months @ \$ per month		
1006.			
1007.			
1008.			
1101.	Settlement of closing fee to Exeter Title Company	225.00	
1102.	Abstract of title search to		500.00
1103.	Title examination to Exeter Title Company		
1104.	Title insurance binder to		
1105.	Document preparation to Freedom Mortgage Corporation	74.00	
1106.	Notary fee to		400.00
1107.	Attorney's fee to		
(includes above items numbers: 1106)			
1108.	Title insurance to Exeter Title Company	225.00	687.50
(includes above items numbers:			
1109.	Lender's coverage \$ 224,000.00 \$ 225.00		
1110.	Owner's coverage \$ 280,000.00 \$ 687.50		
1111.	Date Done Exeter Title Company	35.00	
1112.	EPA/Location Endorsements Exeter Title Company	95.00	
1113.	Courier fee Exeter Title Company	20.00	
1201.	Recording Deed \$ 29.50 Mortgage \$ 47.50 Release \$ 55.00	77.00	55.00
1202.	City/county tax/stamps Deed \$ Mortgage \$ 2,100.00	2,100.00	
1203.	State tax/stamps Deed \$ 280.00 Mortgage \$ 140.00		420.00
1204.			
1205.			
1301.	1st installment 2001 taxes Cook County Collector		1,094.70
1302.	Duplicate Tax Bill Cook County Collector		25.00
1303.	2nd installment 2000 taxes Cook County Collector		-1,464.50
1304.	Title Indemnity for Water Cert. Exeter Title Company		5,000.00
1305.	T1 setup fee Exeter Title Company		150.00
1306.			
1307.			
1308.			
1400.	TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)	8,414.28	9,796.70

I have carefully reviewed the HUD-1 Settlement Statement and, to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.

Waldemar Florlewicz  
Waldemar Florlewicz

Leszek Dobrowolski  
Leszek Dobrowolski  
Adam Buter

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate statement of the funds which were received and have been or will be disbursed by the undersigned as part of the performance of this transaction.

Exeter Title Company  
WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment.



D-1 (P/19) RESPA, 1003-1  
 e No. 01080103  
 Page 3 of 3  
 Loan No. 2724096  
 Form 1003-1 CMB 2002-0155

5. Yield Spread Premium	Burnham Mortgage	(2,140.00B)	
5. MERS Registration	Freedom Mortgage Corporation		3.95
7.			
F. TOTAL (entered on line 914 Section I)			3.95

EXHIBIT

Q

**FREEDOM MORTGAGE CORPORATION**  
**Uniform Residential Loan Application**

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☒ the income or assets of a person other than the "Borrower" (including Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

Mortgage Applied for: <input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other		Agency Case Number		Lender Case Number
Amount: <b>108000</b>		Interest Rate: <b>9.5</b> %	No. of Months: <b>360</b>	Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):
ARM (type): <input type="checkbox"/> GPM				

Subject Property Address (street, city, state & zip code)		No. of Units
<b>536 W 61ST PLACE, CHICAGO, COOK IL 60621</b>		<b>1</b>
Legal Description of Subject Property (attach description if necessary)		Year Built
<b>See Preliminary Title Report</b>		<b>1925</b>

Purpose of Loan: <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input checked="" type="checkbox"/> Investment
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of lot	(b) Cost of Improvements	Total (a + b)
\$	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements: <input type="checkbox"/> made <input type="checkbox"/> to be made
\$	\$	\$		

Title will be held in what Name(s)	Manner in which title will be held	Estate will be held in:
<b>WALDEMAR FLORKIEWICZ</b>	<b>SINGLE MAN</b>	<input checked="" type="checkbox"/> Fee Simple
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		<input type="checkbox"/> Leasehold (show expiration date)

Borrower's Name (include Jr. or Sr. if applicable)		Co-Borrower's Name (include Jr. or Sr. if applicable)	
<b>WALDEMAR FLORKIEWICZ</b>			
Social Security Number	Home Phone (incl. area code)	Age	Yrs. School
<b>321-94-2852</b>	<b>773-774-1436</b>	<b>30</b>	<b>12</b>
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower)	<input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower)
<input type="checkbox"/> Separated	ages	<input type="checkbox"/> Separated	ages
Present Address (street, city, state, zip code)	<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent	Present Address (street, city, state, zip code)	<input type="checkbox"/> Own <input type="checkbox"/> Rent
<b>6648 W FOSTER AVENUE</b>	No. Yrs: <b>2</b>		No. Yrs:
<b>CHICAGO, IL 60656</b>			

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, zip code)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Former Address (street, city, state, zip code)	<input type="checkbox"/> Own <input type="checkbox"/> Rent
No. Yrs:	No. Yrs:	No. Yrs:	No. Yrs:
Former Address (street, city, state, zip code)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Former Address (street, city, state, zip code)	<input type="checkbox"/> Own <input type="checkbox"/> Rent
No. Yrs:	No. Yrs:	No. Yrs:	No. Yrs:

Name & Address of Employer		<input type="checkbox"/> Self Employed	Years employed in this line of work/profession	Name & Address of Employer		<input type="checkbox"/> Self Employed	Years employed in this line of work/profession
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)			
If employed in current position for less than two years or if currently employed in more than one position, complete the following:							
Name & Address of Employer		<input type="checkbox"/> Self Employed	Date (month - to):	Monthly Income	Name & Address of Employer		<input type="checkbox"/> Self Employed
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)			
Name & Address of Employer		<input type="checkbox"/> Self Employed	Date (month - to):	Monthly Income	Name & Address of Employer		<input type="checkbox"/> Self Employed
Position/Title/Type of Business		Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)			

173919 4001504408 Application 30872310

**FREEDOM MORTGAGE CORPORATION**

MONTHLY HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Percent	Prepared
Base Empl. Income *	\$	\$	\$	Rent	\$ 600.00	
Overtime				First Mortgage (P & I)		\$ 908.12
Bonuses				Other Financing (P & I)		
Commissions				Hazard Insurance		44.33
Dividends/Interest				Real Estate Taxes		60.54
Net Rental Income				Mortgage Insurance		
Other (before deducting less the notice in "Source other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$ 600.00	\$ 1028.66

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

B/C	Describe Other Income <i>Notes: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) doesn't choose to have it considered for repaying this loan.</i>	Monthly Amount
		\$
		\$
		\$

ASSETS AND LIABILITIES		2021	2020
ASSETS			
Cash and cash equivalents		1,234,567	1,123,456
Accounts receivable		2,345,678	2,234,567
Inventory		3,456,789	3,345,678
Property, plant, and equipment		4,567,890	4,456,789
Intangible assets		5,678,901	5,567,890
Other assets		6,789,012	6,678,901
LIABILITIES			
Accounts payable		1,234,567	1,123,456
Long-term debt		2,345,678	2,234,567
Other liabilities		3,456,789	3,345,678
EQUITY			
Common stock		4,567,890	4,456,789
Retained earnings		5,678,901	5,567,890
Other equity		6,789,012	6,678,901

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed ☐ Jointly ☒ Not Jointly[illegible]

**FREEDOM MORTGAGE CORPORATION**

## VI. ASSETS AND LIABILITIES (cont.)

**Schedule of Real Estate Owned** (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Account Number

### 1. VII. DETAILS OF TRANSACTION

## VIII. DECLARATIONS

a. Purchase price	8	135000.00	If you answer "Yes" to any questions a through l, please use continuation sheet for explanation.	Borrower		Co-Borrower	
b. Alterations, improvements, repairs				Yes	No	Yes	No
c. Land if acquired separately			a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items		1274.07	c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs		6116.00	d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee paid in cash			e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title or foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, non-improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)		142390.07	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)			g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing			h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller			i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)			j. Are you a U.S. citizen?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			Are you a permanent resident alien?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount		108000.00	k. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(exclusive PMI, MIP, Funding Fee financed)			l. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed			(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?	IP			
o. Loan amount (add m & n)		108000.00	(2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (JP)?	S			
p. Cash from / to Borrower (sub/tract l, k, i & o from j)		34390.07					

## IX. ACKNOWLEDGMENT AND AGREEMENT

The undersigned specifically acknowledge(s) and/or grant(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in the application are made for the purpose of obtaining the loan; (4) occupation of the property will be indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents and assigns will rely on the information in the application and Uvovs have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which were relied upon to make the loan, or any of the Lender's payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report any/more name(s) to the credit reporting agencies; (7) the Lender, its agents, successors or assigns, may, in addition to all their other rights and remedies, report any/more name(s) to the credit reporting agencies; (8) the Lender, its agents, successors or assigns of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

**Right to Receive Copy of Appraisal.** We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, we must send Lender a written request at the mailing address Lender has provided. Lender must hear from me/us no later than 30 days after Lender notifies me/us about the action taken on this application, or we/us withdraw this application.

**Corrections:** I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fines or imprisonment or both under the provisions of Title 18, United States Code, Section 7001, et seq. and liability for monetary damages to the lender, its agents, successors or assigns, insureds and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Date: \_\_\_\_\_

**X**

## X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations the Lender is required to note same and act on the basis of visual observation or summary. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

**BORROWER**

☐ I do not wish to furnish this information

**Face/National Origin:**

— 37 —

**Sex:** \_\_\_\_\_

**To be Completed by the Applicant**

**CO-BORROWER**

☐ I do not wish to furnish this information.

Race/National Origin:

**Origin:**

**Sex:**

---

Name and Address of Interviewee's Employer

DATE RECEIVED: 11/05/2015 10:00 AM

FREEDOM MORTGAGE CORPORATION

1000 ATRIUM WAY, SUITE 300

MOUNT LAUREL, NJ 08054

ROBERT BAKER, NO 08034

© 2006 The Authors  
Journal compilation © 2006 Blackwell Publishing Ltd

Fannie Mae Form 1003 10/92

www.concourseof.com



## Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark <b>B</b> for Borrower or <b>C</b> for Co-Borrower.	Borrower: <b>WALDEMAR FLORKIEWICZ</b>	Agency Case Number:
	Co-Borrower:	Lender Case Number: <b>02724046</b>

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature: <i>x WaldeMAR Florkiewicz</i>	Date: <i>12/04/04</i>	Co-Borrower's Signature: <i>x</i>	Date:
--	--------------------------	--------------------------------------	-------

## A. SETTLEMENT STATEMENT

**EXETER TITLE**  
C O M P A N Y

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FMHA	3. <input type="checkbox"/> CONV. UNINS.
4. <input type="checkbox"/> VA	5. <input checked="" type="checkbox"/> CONV. INS.	6. <input type="checkbox"/> OTHER
6. File Number 01040038		7. Loan Number
8. Mortgage Ins. Case No.		

**EXHIBIT**

tabbies

R

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown.  
NOTE: Items marked "(P.O.C.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER: Waldemar Florkiewicz

6648 W. Foster  
Chicago, IL 60656

E. NAME, ADDRESS AND TIN OF SELLER: Bogdan Pawlak

536 West 61st Place  
Chicago, IL 60621F. NAME AND ADDRESS OF LENDER: Freedom Mortgage Corporation  
1000 Atrium Way, Ste. 300  
Mt. Laurel, NJ 08054

173919 4001504408 Settlement 30072317

G. PROPERTY LOCATION: 536 West 61st Place  
Chicago, IL 60621H. SETTLEMENT AGENT: Exeter Title Company (36-4070586) (312)641-1244  
221 North LaSalle Street, Chicago, IL 60601  
221 North LaSalle Street, Chicago, IL 60601

I. SETTLEMENT DATE 2/12/02

## J. SUMMARY OF BORROWER'S TRANSACTION

## 100% GROSS AMOUNT DUE FROM BORROWER

101. Contract sales price	135,000.00
102. Personal Property	
103. Settlement charges to borrower (line 1400)	6,250.54
104.	
105.	
Adjustments for items paid by seller in advance	
106. City/town taxes to	
107. County taxes to	
108. Assessments to	
109.	
110.	
111.	
112.	
113.	
114.	
115.	
116.	

120. GROSS AMOUNT DUE FROM BORROWER 141,250.54

## 200% AMOUNTS PAID BY/ON BEHALF OF BORROWER

201. Deposit or earnest money	
202. Principal amount of new loan Freedom Mortgage	108,000.00
203. Existing loan taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	

Adjustments for items unpaid by seller

210. City/town taxes to	
211. County taxes 07/01/01 to 02/12/02	455.54
212. Assessments to	
213.	
214.	
215.	
216.	
217.	
218.	
219.	

220. TOTAL PAID BY/FOR BORROWER 108,455.54

## 300% CASH AT SETTLEMENT FROM/TO BORROWER

301. Gross amount due from borrower (line 120)	141,250.54
302. Less amounts paid by/for borrower (line 220)	108,455.54
303. CASH (X FROM) ( TO) BORROWER	32,795.00

## K. SUMMARY OF SELLER'S TRANSACTION

## 400% GROSS AMOUNT DUE TO SELLER

401. Contract sales price	135,000.00
402. Personal Property	
403.	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City/town taxes to	
407. County taxes to	
408. Assessments to	
409.	
410.	
411.	
412.	
413.	
414.	
415.	
416.	

420. GROSS AMOUNT DUE TO SELLER 135,000.00

## 500% REDUCTIONS IN AMOUNT DUE TO SELLER

501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	1,710.23
503. Existing loan taken subject to	
504. Payoff first mortgage	
505. Payoff second mortgage	
506. As Directed Law Office of Jea	35,000.00
507. As Directed N.M. Constructi	13,000.00
508.	
509.	

Adjustments for items unpaid by seller

510. City/town taxes to	
511. County taxes 07/01/01 to 02/12/02	455.54
512. Assessments to	
513.	
514.	
515.	
516.	
517.	
518.	
519.	

520. TOTAL REDUCTION AMOUNT DUE SELLER 50,165.77

## 600% CASH AT SETTLEMENT TO/FROM SELLER

601. Gross amount due to seller (line 420)	135,000.00
602. Less reductions in amount due seller (line 520)	50,165.77
603. CASH ( FROM) (X TO) SELLER	84,834.23

Tax Year 2002

Substitute Form 1099S Seller Statement


You are required by law to provide Exeter Title Company with your correct taxpayer identification number. If you do not provide Exeter Title Company with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. (Seller's name(s), address and tax identification number(s) is shown in item E above and should be checked for accuracy.) Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

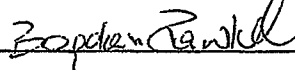
The information contained in Blocks E, G, H, I, and line 401 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

## SETTLEMENT CHARGES

L. TOTAL SALES/BROKER'S COMMISSION				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
BASED ON PRICE	\$		% =		
Division of Commission (line 700) as follows:					
701.	to				
702.	to				
703.	Commission paid at Settlement				
704.					
800. ITEMS PAYABLE IN CONNECTION WITH LOAN (P.O.C.)					
801.	Loan Origination Fee	%	Burnham Mortgage	2,160.00	
802.	Loan Discount	%			
803.	Appraisal Fee to				
804.	Credit Report to				
805.	Lender's Inspection Fee to				
806.	Mortgage Insurance Application Fee to				
807.	Assumption Fee to				
808.	Processing Fees		Burnham Mortgage	350.00	
809.	Flood Certification Fee		First American	14.00	
810.	Tax Service Fee		Freedom Mortgage Corporation	101.00	
811.	Courier Fee		FedEx	55.00	
812.	Underwriting Fee		Freedom Mortgage Corporation	250.00	
813.	MERS Fee		Freedom Mortgage Corporation	3.95	
814.	Yield Spread Premium		Burnham Mortgage (1,080.00L)		
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901.	Interest from	02/12/02 to 02/28/02 @ 28.50 /day ( 17 -days)		484.50	
902.	Mortgage Insurance Premium for				
903.	Hazard Insurance Premium for	1 year to American National		532.00	
904.					
905.					
1000. RESERVES DEPOSITED WITH LENDER					
1001.	Hazard Insurance	3 months @ \$ 44.33	per month	132.99	
1002.	Mortgage Insurance	months @ \$	per month		
1003.	City property taxes	months @ \$	per month		
1004.	County property taxes	3 months @ \$ 60.54	per month	181.62	
1005.	Annual assessments	months @ \$	per month		
1006.					
1007.					
1008.	Aggregate Analysis Adjustment			(0.02)	
1100. TITLE CHARGES					
1101.	Settlement or closing fee to	Exeter Title Company		225.00	
1102.	Abstract or title search to				
1103.	Title examination to	Exeter Title Company		250.00	250.00
1104.	Title insurance binder to				
1105.	Document preparation to	Freedom Mortgage Corporation		74.00	
1106.	Notary fee to				
1107.	Attorney's fee to	Jeffrey Hlava			350.00
	(includes above items numbers: 1106 )				
1108.	Title insurance to	Exeter Title Company		225.00	512.00
	(includes above items numbers: )				
1109.	Lender's coverage	\$ 108,000.00 \$ 225.00			
1110.	Owner's coverage	\$ 135,000.00 \$ 512.00			
1111.	Date Down	Exeter Title Company		35.00	
1112.	EPA/Location Note End.	Exeter Title Company		95.00	
1113.					
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201.	Recording: Deed \$ 29.50 Mortgage \$ 39.50 Release \$ 27.50			69.00	27.50
1202.	City/county tax/stamps: Deed \$ Mortgage \$ 1,012.50			1,012.50	
1203.	State tax/stamps: Deed \$ 135.00 Mortgage \$ 67.50				202.50
1204.					
1205.					
1300. ADDITIONAL SETTLEMENT CHARGES					
1301.	2001 First Installment of Taxes	Cook County Collector			363.23
1302.	Duplicate Tax Bill Fee	Exeter Title Company			5.00
1303.					
1304.					
1305.					
1306.					
1307.					
1308.					
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)				6,250.54	1,710.23

I have carefully reviewed the HUD-1 Settlement Statement and, to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.

  
Waldemar Florkiewicz

  
Bogdan Pawlak

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

Exeter Title Company  
WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Sections 1001 and Section 1010.

# Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

I. TYPE OF MORTGAGE AND TERMS OF LOAN					
Mortgage Applied for:	<input type="checkbox"/> V.A.	<input checked="" type="checkbox"/> Conventional	<input type="checkbox"/> Other:	Agency Case Number	Lender Case Number
Amount	Interest Rate	No. of Months	Amortization Type:		
\$ 243,000	9.500 %	360/360	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type):		

II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state, ZIP)	No. of Units
708 N SPAULDING, Chicago, IL 60624 County: COOK	2
Legal Description of Subject Property (attach description if necessary)	Year Built
SEE TITLE	1900

Purpose of Loan	<input checked="" type="checkbox"/> Purchase	<input type="checkbox"/> Construction	<input type="checkbox"/> Other (explain):	Property will be:
	<input type="checkbox"/> Refinance	<input type="checkbox"/> Construction-Permanent		<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input checked="" type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost \$	

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
ANATOLI LOUCHAR	Single man	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

Borrower		Co-Borrower	
Borrower's Name (include Jr. or Sr. if applicable)		Co-Borrower's Name (include Jr. or Sr. if applicable)	
ANATOLI LOUCHAR			
Social Security Number	Home Phone (incl. area code)	Social Security Number	Home Phone (incl. area code)
356-88-6777	773-456-5698		
Age	Yrs. School	Age	Yrs. School
49	12		
<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)
Dependents (not listed by Co-Borrower) no. ages		Dependents (not listed by Borrower) no. ages	
Present Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent	Present Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent
10113 HARTFORD COURT #2C	2 No. Yrs.		No. Yrs.
Schiller Park, IL 60176			

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.
Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent	No. Yrs.

Borrower		Co-Borrower	
Name and Address of Employer		Name and Address of Employer	
<input type="checkbox"/> Self Employed		<input type="checkbox"/> Self Employed	
Yrs. on this job	Yrs. employed in this line of work/profession	Yrs. on this job	Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name and Address of Employer	<input type="checkbox"/> Self Employed	Dates(from-to)	Name and Address of Employer	<input type="checkbox"/> Self Employed	Dates(from-to)
Monthly Income \$			Monthly Income \$		
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name and Address of Employer	<input type="checkbox"/> Self Employed	Dates(from-to)	Name and Address of Employer	<input type="checkbox"/> Self Employed	Dates(from-to)
Monthly Income \$			Monthly Income \$		
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

EXHIBIT

S



V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$ 650.00	\$
Overtime				First Mortgage (P&I)		2,043.28
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		80.00
Dividends/Interest				Real Estate Taxes		120.00
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other		
Total	\$	\$	\$	Total	\$ 650.00	\$ 2,243.28

\*Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

**Describe Other Income** Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower(B) or Co-Borrower(C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

#### VI. ASSETS AND LIABILITIES

This statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed ☒ Jointly ☐ Not Jointly

ASSETS		Cash or Market Value	LIABILITIES	
Description			Name and address of Company	Monthly Payt. & Mos. Left to Pay
Cash deposit toward purchase held by:	\$		SELFRL UK CU	\$ Payt./Mos.
<i>List checking and savings accounts below</i>				
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			62 / (R)
Name and address of Bank, S&L, or Credit Union				2,040
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			50 / (R)
Name and address of Bank, S&L, or Credit Union				1,249
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Name and address of Bank, S&L, or Credit Union				
Acct. no.	\$			
Stocks & Bonds (Company name/number & description)	\$			
Life insurance net cash value	\$			
Face amount: \$	\$			
<b>Subtotal Liquid Assets</b>	\$			
Real estate owned (enter market value from schedule of real estate owned)	\$			
Vested interest in retirement fund	\$			
Net worth of business(es) owned (attach financial statement)	\$			
Automobiles owned (make and year)	\$			
Other Assets (itemize)	\$			
			Alimony/Child Support/Separate Maintenance Payments Owed to:	
			Job Related Expense (child care, union dues, etc.)	

## VI. ASSETS AND LIABILITIES (continued)

**Schedule of Real Estate Owned**(if additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

**Creditor Name**

Account Number

## VII. DETAILS OF TRANSACTION

## VII. DECLARATIONS

a. Purchase price	\$ 270,000.00	If you answer "yes" to any questions a through l, please use continuation sheet for explanation.	Borrower		Co-Borrower	
b. Alterations, improvements, repairs			Yes	No	Yes	No
c. Land (If acquired separately)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items	2,761.88		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs	7,173.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)	279,934.88		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller		If any, and reasons for the action: <input type="checkbox"/>				
l. Other Credits(explain)		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question. <input type="checkbox"/>				
ERNEST MONEY	27,000.00	g. Are you obligated to pay alimony, child support, or separate maintenance? <input type="checkbox"/>				
		h. Is any part of the down payment borrowed? <input type="checkbox"/>				
		i. Are you a co-maker or endorser on a note? <input type="checkbox"/>				
		j. Are you a U. S. citizen? <input checked="" type="checkbox"/>				
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	243,000.00	k. Are you a permanent resident alien? <input type="checkbox"/>				
n. PMI, MIP, Funding Fee financed		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. <input type="checkbox"/>				
o. Loan amount (add m & n)	243,000.00	m. Have you had an ownership interest in a property in the last three years? <input checked="" type="checkbox"/>				
		IP _____				
		(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?				
p. Cash from/to Borrower (subtract j, k, l & o from l)	9,934.88	(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? S _____				

## IX. ACKNOWLEDGMENT AND AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupant(s) of the property described above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns with respect to the credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns may, additionally, assert all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred or assigned by the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assignee of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

Certification: I/We certify that the information provided in this application is true and correct to the best of my/our knowledge.

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Borrower's Signature	Date	Co-Borrower's Signature	Date
(X) Anatoli Louchak	10/21/01	X	

## X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosure satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

**BORROWER**

☐ I do not wish to furnish this information

**Race/National Origin:** ☐ American Indian or Alaskan Native ☐ Asian or Pacific Islander  
☐ Black, not of Hispanic origin ☐ Hispanic ☐ White, not of Hispanic origin  
☐ Other (specify) \_\_\_\_\_

Sex: ☐ Female ☒ Male

To be Completed by Interviewer	Interviewer's
--------------------------------	---------------

This application was taken to

☐ free to free interview

☐ face-to-face interview

☐ by mail  
☒ by telephone

**CO-BORROWER**

☐ I do not wish to furnish this information

Race/National Origin: ☐ American Indian or Alaskan Native ☐ Asian or Pacific Islander  
☐ Black, not of Hispanic origin ☐ White, not of Hispanic origin  
☐ Hispanic origin ☐ Hispanic  
☐ Other (specify) \_\_\_\_\_

Sex: ☐ Female ☐ Male

☐ Female
 ☐ Male

Name and Address Interviewer's

Name and Address Interviewer's Employer:

**BURNHAM MORTGAGE INC.**

Date 10/21/01 100 N LASALLE #1712  
CHICAGO, IL 60602

(P) 312-422-0618  
(F) 312-422-0720

## A. SETTLEMENT STATEMENT

**EXETER TITLE  
C O M P A N Y**

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

TYPE OF LOAN		
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FMHA	3. <input type="checkbox"/> CONV. UNINS.
4. <input type="checkbox"/> VA	5. <input checked="" type="checkbox"/> CONV. INS.	6. <input type="checkbox"/> OTHER
6. File Number 01100101		7. Loan Number 01712490
8. Mortgage Ins. Case No.		

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown.  
NOTE: Items marked "(P.O.C.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER: Anatoli Louchak

10113 Harford Court, #2C  
Schiller Park, IL 60176

E. NAME, ADDRESS AND TIN OF SELLER: Krystian Zebrowski

708 North Spaulding Ave.  
Chicago, IL 60624F. NAME AND ADDRESS OF LENDER: Freedom Mortgage Corporation  
1000 Atrium Way, Ste. 300  
Mt. Laurel, NJ 08054G. PROPERTY LOCATION: 708 North Spaulding Ave.  
Chicago, IL 60624H. SETTLEMENT AGENT: Exeter Title Company (36-4070586) (312)641-1244  
221 North LaSalle Street, Chicago, IL 60601  
PLACE OF SETTLEMENT: 221 North LaSalle Street, Chicago, IL 60601

I. SETTLEMENT DATE 11/27/01

## J. SUMMARY OF BORROWER'S TRANSACTION

100. GROSS AMOUNT DUE FROM BORROWER	
101. Contract sales price	270,000.00
102. Personal Property	
103. Settlement charges to borrower (line 1400)	9,183.14
104.	
105.	
Adjustments for items paid by seller in advance	
106. City/town taxes to	
107. County taxes to	
108. Assessments to	
109.	
110.	
111.	
112.	
113.	
114.	
115.	
116.	
120. GROSS AMOUNT DUE FROM BORROWER	279,183.14
200. AMOUNTS PAID BY/ OR IN BENEFIT OF BORROWER	
201. Deposit or earnest money	27,000.00
202. Principal amount of new loan Freedom Mortgage	243,000.00
203. Existing loan taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
Adjustments for items unpaid by seller	
210. City/town taxes to	
211. County taxes to	
212. Assessments to	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. TOTAL PAID BY/FOR BORROWER	270,000.00
400. CASH AT SETTLEMENT FROM/ TO BORROWER	
401. Gross amount due from borrower (line 120)	279,183.14
402. Less amounts paid by/for borrower (line 220)	270,000.00
403. CASH (X FROM) ( TO) BORROWER	9,183.14

## K. SUMMARY OF SELLER'S TRANSACTION

400. GROSS AMOUNT DUE TO SELLER	
401. Contract sales price	270,000.00
402. Personal Property	
403.	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City/town taxes to	
407. County taxes to	
408. Assessments to	
409.	
410.	
411.	
412.	
413.	
414.	
415.	
416.	
420. GROSS AMOUNT DUE TO SELLER	270,000.00
500. REDUCTIONS IN AMOUNT DUE TO SELLER	
501. Excess deposit (see instructions)	27,000.00
502. Settlement charges to seller (line 1400)	2,636.62
503. Existing loan taken subject to	
504. Payoff first mortgage	
505. Payoff second mortgage	
506. Water Full Payment Service Exeter Title Co	268.55
507. Payoff A&M Construct	70,154.83
508.	
509.	
Adjustments for items unpaid by seller	
510. City/town taxes to	
511. County taxes to	
512. Assessments to	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. TOTAL REDUCTION AMOUNT DUE SELLER	100,060.00
600. CASH AT SETTLEMENT TO/ FROM SELLER	
601. Gross amount due to seller (line 420)	270,000.00
602. Less reductions in amount due seller (line 520)	100,060.00
603. CASH ( FROM) (X TO) SELLER	169,940.00

Tax Year 2001

Substitute Form 1099-S Seller Statement

You are required by law to provide Exeter Title Company with your correct taxpayer identification number. If you do not provide Exeter Title Company with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. (Seller's name(s), address and tax identification number(s) is shown in item E above and should be checked for accuracy.)  
Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

The information contained in Blocks E, G, H, I, and line 401 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

**EXHIBIT**

T



L. SETTLEMENT CHARGES					
700. TOTAL SALES/BROKER'S COMMISSION					
BASED ON PRICE \$ 270,000.00 @ %					
Division of Commission (line 700) as follows:					
701. to				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	
702. to				PAID FROM SELLER'S FUNDS AT SETTLEMENT	
703. Commission paid at Settlement					
704.					
800. ITEMS PAYABLE IN CONNECTION WITH LOAN (P.O.C.)					
801. Loan Origination Fee	1.00 %	Burnham Mortgage		2,430.00	
802. Loan Discount	%				
803. Appraisal Fee to					
804. Credit Report to					
805. Lender's Inspection Fee to					
806. Mortgage Insurance Application Fee to					
807. Assumption Fee to					
808. Flood Cert.		CPS		14.00	
809. Tax Service Fee		Freedom Mortgage Corporation		101.00	
810. Courier Fee		UPS		55.00	
811.					
812. Processing Fee		Burnham Mortgage		350.00	
813. Underwriting Fee		Freedom Mortgage Corporation		250.00	
814. Sub Total (line 819)				253.50	
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901. Interest from 11/27/01 to 12/01/01	@ 64.13 /day ( 4 -days)			256.52	
902. Mortgage Insurance Premium for	1 months to GE			226.80	
903. Hazard Insurance Premium for	1 year to AA&A Insurance Age			1,490.00	
904.					
905.					
1000. RESERVES DEPOSITED WITH LENDER					
1001. Hazard Insurance	3 months @ \$ 124.17	per month		372.51	
1002. Mortgage Insurance	months @ \$ 226.80	per month			
1003. City property taxes	months @ \$	per month			
1004. County property taxes	5 months @ \$ 131.78	per month		658.90	
1005. Annual assessments	months @ \$	per month			
1006.					
1007.					
1008. Aggregate Adjustment				(43.09)	
1100. TITLE CHARGES					
1101. Settlement or closing fee to	Exeter Title Company			225.00	
1102. Abstract or title search to					
1103. Title examination to	Exeter Title Company				250.00
1104. Title insurance binder to					
1105. Document preparation to	Freedom Mortgage Corporation			74.00	
1106. Notary fee to					
1107. Attorney's fee to	Jeffrey Hlava				400.00
(includes above items numbers: )					
1108. Title insurance to	Exeter Title Company			225.00	675.00
(includes above items numbers: )					
1109. Lender's coverage	\$ 243,000.00	\$ 225.00			
1110. Owner's coverage	\$ 270,000.00	\$ 675.00			
1111. Date Down	Exeter Title Company			35.00	
1112. EPA/Location Endorsements	Exeter Title Company			95.00	
1113. Courier Fee	Exeter Title Company			20.00	
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201. Recording: Deed \$ 29.50	Mortgage \$ 39.50	Release \$		69.00	
1202. City/county tax/stamps: Deed \$	Mortgage \$ 2,025.00			2,025.00	
1203. State tax/stamps: Deed \$ 270.00	Mortgage \$ 35.00				405.00
1204.					
1205.					
1300. ADDITIONAL SETTLEMENT CHARGES					
1301. 2nd installment 2000 taxes	Cook County Collector				906.62
1302.					
1303.					
1304.					
1305.					
1306.					
1307.					
1308.					
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)				9,183.14	2,636.62

I have carefully reviewed the HUD-1 Settlement Statement and, to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.

Anatoli Louchak

Krystian Zebrowski ASPOA

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

Exeter Title Company  
WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see Title 18 U.S. Code Sections 1001 and Section 1010.



ITEMS PAYABLE IN CONNECTION WITH LOAN			
815. Yield Spread Premium	Burnham Mortgage	(2,430.00L)	
816. MERS Registration	Freedom Mortgage Corporation		3.50
817. Redraw Fee	Freedom Mortgage Corporation		250.00
818.			
819. TOTAL (entered on line 814 Section L)			253.50

EXHIBIT

U

## Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

### I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> V.A. <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other:	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA <input type="checkbox"/> FmHA		
Amount	Interest Rate	No. of Months	Amortization Type
\$ 243,000	9.500%	360/360	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):

### II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, ZIP)	No. of Units
735 N CHRISTIANA, Chicago, IL 60624 County: Cook	2
Legal Description of Subject Property (attach description if necessary)	Year Built
SEE TITLE	1900

Purpose of Loan	Property will be:
<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	<input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input checked="" type="checkbox"/> Investment
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	Cost \$
	\$	\$		<input type="checkbox"/> made <input type="checkbox"/> to be made	

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
ANATOLI LOUCHAR	Single man	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		

### Borrower

### III. BORROWER INFORMATION

### Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
ANATOLI LOUCHAR							
Social Security Number	Home Phone (incl. area code)	Age	Yrs. School	Social Security Number	Home Phone (incl. area code)	Age	Yrs. School
356-88-6777	773-456-5698	49	12				
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated				<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated			
Dependents (not listed by Co-Borrower) no. ages				Dependents (not listed by Borrower) no. ages			
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent 2 No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.			
10113 HARTFORD COURT #2C							
Schiller Park, IL 60176							

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.

### Borrower

### IV. EMPLOYMENT INFORMATION

### Co-Borrower

Name and Address of Employer		<input type="checkbox"/> Self Employed	Yrs. on this job	Name and Address of Employer		<input type="checkbox"/> Self Employed	Yrs. on this job
			Yrs. employed in this line of work/profession				Yrs. employed in this line of work/profession
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
If employed in current position for less than two years or if currently employed in more than one position, complete the following:							
Name and Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name and Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)
			Monthly Income				Monthly Income
			\$				\$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	

## V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Employment Income*	\$	\$	\$	Rent	\$ 650.00	\$
Other Income				First Mortgage (P&I)		2,043.28
				Other Financing (P&I)		
				Hazard Insurance		80.00
				Real Estate Taxes		120.00
				Mortgage Insurance		226.80
				Homeowner Assn. Dues		
				Other		
Total	\$	\$	\$	Total	\$ 650.00	\$ 2,243.28

If Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

**Describe Other Income** Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower(B) or Co-Borrower(C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

## VI. ASSETS AND LIABILITIES

This statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed ☒ Jointly ☐ Not Jointly

ASSETS		Cash or Market Value	LIABILITIES	
Description			Name and address of Company	
Cash deposit toward purchase held by:		\$	SELFRL UK CU	
Checking and savings accounts below			Acct. no.	
Name and address of Bank, S&L, or Credit Union			62 / (R)	
			2,040	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union			SELFRL UK CU	
			Acct. no.	
			50 / (R)	
			1,249	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	
Acct. no.		\$	Name and address of Company	
Name and address of Bank, S&L, or Credit Union				
			Acct. no.	
			Name and address of Company	

## VI. ASSETS AND LIABILITIES (cont.)

**Schedule of Real Estate Owned**(if additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Account Number

## VII. DETAILS OF TRANSACTION

i. Purchase price	\$ 270,000.00
j. Alterations, improvements, repairs	
k. Land (if acquired separately)	
l. Refinance (incl. debts to be paid off)	
m. Estimated prepaid items	2,761.88
n. Estimated closing costs	7,173.00
o. PMI, MIP, Funding Fee	
p. Discount (if Borrower will pay)	
q. Total costs (add items a through h)	279,934.88
r. Subordinate financing	
s. Borrower's closing costs paid by Seller	
t. Other Credits(explain) <b>ERNEST MONEY</b>	27,000.00
u. Loan amount (exclude PMI, MIP, Funding Fee financed)	243,000.00
v. PMI, MIP, Funding Fee financed	
w. Loan amount (add u & v)	243,000.00
x. Cash from/to Borrower (subtract j, k, l & o from i)	9,934.88

## VIII. DECLARATIONS

If you answer "yes" to any questions a through i, please use continuation sheet for explanation.

a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation bond, or loan guarantee? If "Yes," give details as described in the preceding question.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Are you a U. S. citizen?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Have you had an ownership interest in a property in the last three years?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<div> <div>IP</div> <div> <div>(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?</div> <div>(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</div> <div>S</div> </div> </div>				

## IX. ACKNOWLEDGMENT AND AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be by an individual; (5) verification of the information contained in the application may be made by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) any/all of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

Date \_\_\_\_\_

ix

## X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosure satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

☐ I do not wish to furnish this information

**Race/National Origin:** ☐ American Indian or Alaskan Native ☐ Asian or Pacific Islander  
☐ Black, not of Hispanic origin ☐ Hispanic ☐ White, not of Hispanic origin  
☐ Other (specify) \_\_\_\_\_

Sex: ☐ Female ☐ Male

Name and Address	Interviewer's	Employer's
------------------	---------------	------------

BURNHAM MORTGAGE INC



EXHIBIT

V

HUD-1 (4/04) RESPA, HR 1502-2

Page 1 of 3

Form Approved OMB 2502-0265

A. SETTLEMENT STATEMENT		TYPE OF LOAN	
<p align="center"><b>EXETER TITLE</b> <b>C O M P A N Y</b></p> <p align="center">U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT</p>		1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FMHA
		3. <input type="checkbox"/> CONV. UNITS.	4. <input type="checkbox"/> VA
		5. <input checked="" type="checkbox"/> CONV. INS.	6. <input type="checkbox"/> OTHER
		6. File Number 01100103	7. Loan Number 01712489
		8. Mortgage Ins. Case No.	
C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. NOTE: Items marked "(P.O.C.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.			
D. NAME AND ADDRESS OF BORROWER: Anatoli Louchak 10113 Hartford Court, #2C Schiller Park, IL 60176			
E. NAME, ADDRESS AND TIN OF SELLER: Piotr Ulaszewski 735 North Christiana Ave. Chicago, IL 60624			
F. NAME AND ADDRESS OF LENDER: Freedom Mortgage Corporation 1000 Atrium Way, Ste. 300 Mt. Laurel, NJ 08054			
G. PROPERTY LOCATION: 735 North Christiana Ave. Chicago, IL 60624			
H. SETTLEMENT AGENT: Exeter Title Company (36-4070586) (312)641-1244 221 North LaSalle Street, Chicago, IL 60601			
I. SETTLEMENT DATE: 11/27/01			
J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
101. Contract sales price 270,000.00		401. Contract sales price 270,000.00	
102. Personal Property		402. Personal Property	
103. Settlement charges to borrower (line 1400) 9,149.89		403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. GROSS AMOUNT DUE FROM BORROWER 279,149.89		420. GROSS AMOUNT DUE TO SELLER 270,000.00	
201. Deposit or earnest money 27,000.00		501. Excess deposit (see instructions) 27,000.00	
202. Principal amount of new loan Freedom Mortgage 243,000.00		502. Settlement charges to seller (line 1400) 2,702.55	
203. Existing loan taken subject to		503. Existing loan taken subject to	
204.		504. Payoff first mortgage	
205.		505. Payoff second mortgage	
206.		506. Water Full Payment Service Exeter Title Co 260.00	
207.		507. Payoff Tadeusz Gilwicki 149,956.00	
208.		508. Payoff A&M Construction 60,036.49	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER 270,000.00		520. TOTAL REDUCTION AMOUNT DUE SELLER 239,955.00	
301. Gross amount due from borrower (line 120) 279,149.89		601. Gross amount due to seller (line 420) 270,000.00	
302. Less amounts paid by/for borrower (line 220) 270,000.00		602. Less reductions in amount due seller (line 520) 239,955.00	
303. CASH (X FROM) ( TO) BORROWER 9,149.89		603. CASH ( FROM) (X TO) SELLER 30,045.00	

Tax Year 2001

Substitute Form 1099-S Seller Statement

You are required by law to provide Exeter Title Company with your correct taxpayer identification number. If you do not provide Exeter Title Company with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. (Seller's name(s), address and tax identification number(s) is shown in Item E above and should be checked for accuracy.) Under penalty of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

This information contained in Blocks E, G, H, I, and line 401 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.



BASED ON PRICE \$ 270,000.00 @ %--				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
Division of Commission (line 700) as follows:					
701.	to				
702.	to				
703.	Commission paid at Settlement				
704.					
SECTION 800 - FEES AND CHARGES					
801.	Loan Origination Fee	1.00 %	Burnham Mortgage	2,430.00	
802.	Loan Discount	%			
803.	Appraisal Fee to				
804.	Credit Report to				
805.	Lender's Inspection Fee to				
806.	Mortgage Insurance Application Fee to				
807.	Assumption Fee to				
808.	Flood Cert. Fee		CP8	14.00	
809.	Tax Service Fee		Freedom Mortgage Corporation	101.00	
810.	Courier Fee		FedEx	55.00	
811.					
812.	Processing Fee		Burnham Mortgage	350.00	
813.	Underwriting Fee		Freedom Mortgage Corporation	250.00	
814.	Sub Total (line 819)			253.50	
SECTION 900 - INTEREST AND PREPAYMENT PENALTIES					
901.	Interest from	11/27/01 to 12/01/01	@ 6.13 /day ( 4 -days)	256.52	
902.	Mortgage Insurance Premium for	1 months to	GE	226.80	
903.	Hazard Insurance Premium for		AA&A Insurance Age	1,490.00	
904.					
905.					
SECTION 1000 - HAZARD INSURANCE					
1001.	Hazard Insurance	4 months @ \$ 124.17	per month	496.68	
1002.	Mortgage Insurance	months @ \$ 226.80	per month		
1003.	City property taxes	months @ \$	per month		
1004.	County property taxes	4 months @ \$ 126.57	per month	506.28	
1005.	Annual assessments	months @ \$	per month		
1006.					
1007.					
1008.	Aggregate Adjustment			(47.89)	
SECTION 1100 - SETTLEMENT AND CLOSING					
1101.	Settlement or closing fee to	Exeter Title Company		225.00	
1102.	Abstract or title search to				
1103.	Title examination to	Exeter Title Company			250.00
1104.	Title insurance binder to				
1105.	Document preparation to	Freedom Mortgage Corporation		74.00	
1106.	Notary fee to				
1107.	Attorney's fee to	Jeffrey Hlava			400.00
	(includes above items numbers:	)			
1108.	Title insurance to	Exeter Title Company		225.00	675.00
	(includes above items numbers:	)			
1109.	Lender's coverage	\$ 243,000.00	\$ 225.00		
1110.	Owner's coverage	\$ 270,000.00	\$ 675.00		
1111.	Date Down	Exeter Title Company		35.00	
1112.	EPA/Location Endorsements	Exeter Title Company		95.00	
1113.	Courier Fee	Exeter Title Company		20.00	20.00
SECTION 1200 - RECORDING AND RELEASE					
1201.	Recording: Deed \$ 29.50	Mortgage \$ 39.50	Release \$ 55.00	69.00	55.00
1202.	City/county tax/stamps: Deed \$	Mortgage \$ 2,025.00		2,025.00	
1203.	State tax/stamps: Deed \$ 270.00	Mortgage \$ 135.00			405.00
1204.					
1205.					
SECTION 1300 - COOK COUNTY TAXES					
1301.	2nd installment 2000 taxes	Cook County Collector			897.55
1302.					
1303.					
1304.					
1305.					
1306.					
1307.					
1308.					
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)				9,149.89	2,702.55

I have carefully reviewed the HUD-1 Settlement Statement and, to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.

*Anatoli Louchak*  
Anatoli Louchak

*Piotr Uloszownicki*  
Piotr Uloszownicki

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

Exeter Title Company  
WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see Title 18 U.S. Code Sections 1001 and Section 1010.

\*\* TOTAL PAGE 10 \*\*

HUD-1 (1/04) RESPA, HR 4

Page 3 of 3

Form Approved OMB 2507-0265

File No. 01100103

Loan No. 01712489

***** THIS PAGE MAY BE PRINTED SEPARATELY FROM THE OTHER PAGES OF THE HUD-1 *****			
815. Yield Spread Premium	Burnham Mortgage	(2,430.00L)	
816. MERS Registration	Freedom Mortgage Corporation	3.50	
817. Redraw Fee	Freedom Mortgage Corporation	250.00	
818.			
819. TOTAL (entered on line 814 Section I)		253.50	